

FIG. 1

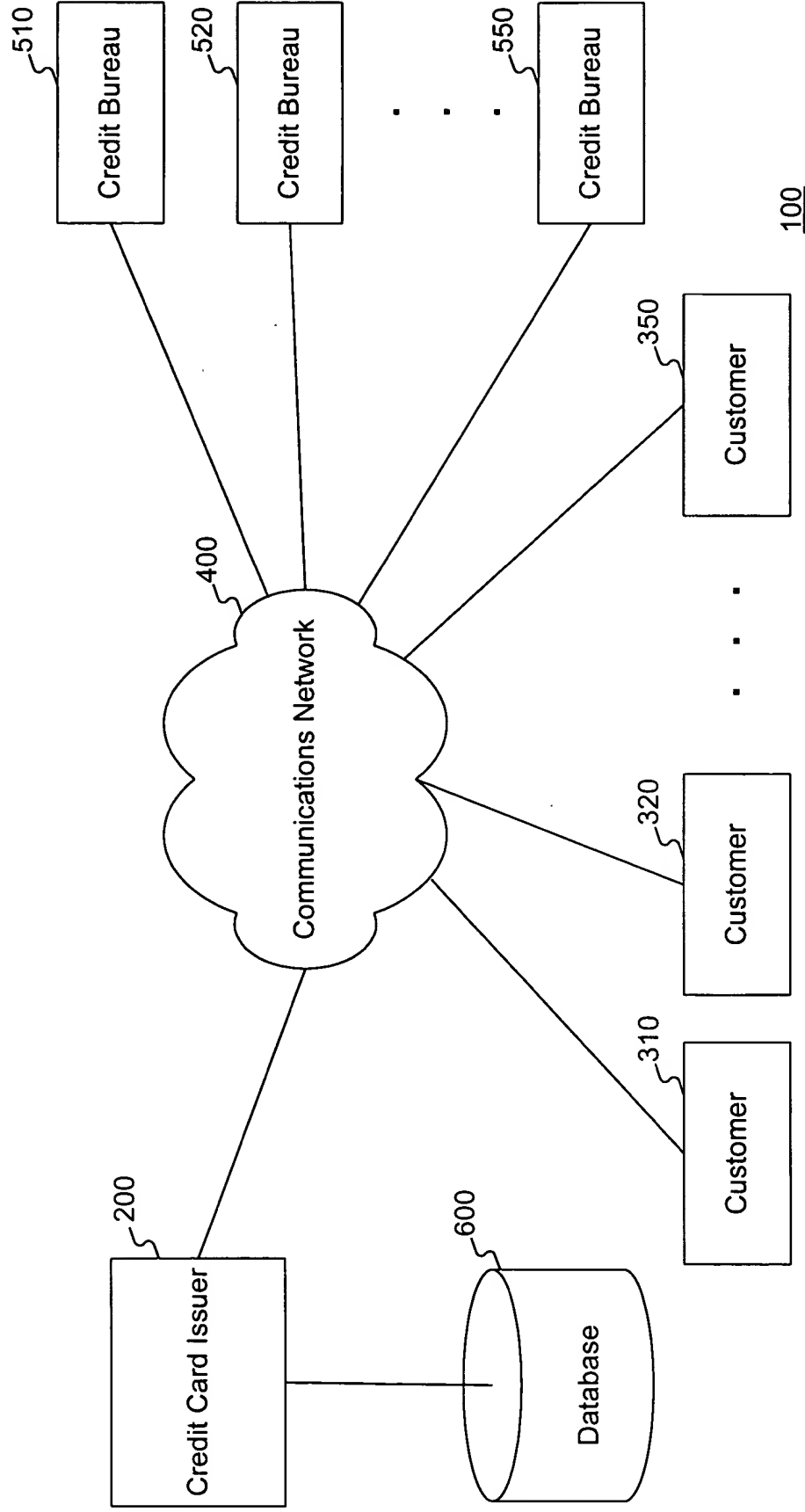


Fig. 2

Credit Card Issuer

